

## Health and Welfare's Medicaid for Workers with Disabilities

The Medicaid for Workers with Disabilities program is health insurance for people who work and who have a disability. This brochure will tell you more about the program, how much you might pay for your health insurance, and how to apply.

### Can I sign up for the program?

The Medicaid for Workers with Disabilities program is open to people who:

- Have a disability (by Social Security standards)
- Are between 16 to 64 years old
- Have a job or are self-employed
- Are a resident of Idaho
- Meet income/ resource limits (see table **below**)

### How much money can I make and be on this program? What about other resources? How much will I pay for my health care?

This program has health care premiums. That is what you pay once a month for your health care. The chart below is based on whether you are single or married. It will tell you how much you might pay for your monthly health care premium based on your income.

If you are **single**, you may be eligible if you make less than \$4,538 a month and have up to \$10,000 in resources\*. How much you pay for your monthly premium depends on your income\*\*. If you make between:

\$1,207 or less, your monthly premium is \$0

\$1,208 to \$2,269, your monthly premium is \$10

\$2,270 to \$4,538, your monthly premium will vary between \$10 and \$170.

If you are **married**, you may be eligible if you make less than \$6,130 a month and have up to \$15,000 in resources.\* How much you pay for your monthly premium depends on your income\*\*. If you make between:

\$1,631 or less, your monthly premium is \$0

\$1,632 to \$3,065, your monthly premium is \$10

\$3,066 to \$6,130, your monthly premium will vary between \$10 and \$170.

\*Your home, up to two vehicles, and any retirement accounts **do not** count toward the resource limit.

\*\* If your earned income is more than the maximum amount listed, you may still qualify. You could potentially have up to half of your remaining earned income deducted after certain disregards are applied to your eligibility for the program.

### If I receive Social Security Disability Insurance (or other Social Security benefits), how will this program affect those benefits?

The income guidelines for this program are higher than Social Security Disability Insurance (SSDI). This program is intended to help you work while earning **more** money and keeping your health insurance at the same time. But your Social Security benefits may be affected by deciding to earn at the higher level. If you are on SSDI or SSI, and have questions about how work will impact your Social Security benefits, contact a Community Work Incentives Counselor. Community Work Incentives Counselors (CWIC) can help you to make a decision if you are concerned about Social Security benefits. You can call DisAbility Rights Idaho to connect with a CWIC. Their number is 1-866-262-3462.

**If I am a worker with a disability, but do not currently receive any federal benefits like SSDI or SSI, but I meet all the other criteria, am I still eligible for Medicaid for Workers with Disabilities?**

It depends. If you are eligible for SSDI, or other disability benefits, then you must make sure you've applied for those benefits first. You will be asked whether you have exhausted applying for these other programs when you apply for Medicaid for Workers with Disabilities.

Otherwise, if you don't qualify for those federal benefit programs (either because you make too much money or you haven't worked long enough), then you must meet Social Security Disability standards. Our local Disability Determination office will assess whether you qualify. You can go online to <http://www.socialsecurity.gov/dibplan/dqualify5.htm> to see how they assess applicants.

You will be asked to fill out a separate form to verify your disability at the same time you are filling out your Medicaid for Workers with Disability program application. You may have to go to a doctor, submit your medical history, and sign medical release of information forms once you begin the process to verify your disability.

**What health care coverage will I receive?**

If you qualify for this program, you will get the same health care coverage provided under the Medicaid Enhanced Plan. You can read more about this plan by going to [healthandwelfare.idaho.gov](http://healthandwelfare.idaho.gov), and then click "Medical," then "Medicaid," and then, "Idaho Health Plan Coverage Booklet," or click here (link to <http://healthandwelfare.idaho.gov/LinkClick.aspx?fileticket=mjcThLeergo%3d&tabid=123>).

**I think I meet all the requirements and I'm ready to apply. What do I do next?**

The next step is to fill out Health and Welfare's Application for Assistance. This application is available in the lobby of all Health and Welfare offices or online at [www.healthandwelfare.idaho.gov](http://www.healthandwelfare.idaho.gov). At the top of your application write, "MEDICAID FOR WORKERS WITH DISABILITIES." If you have questions on how to fill out the application, ask to speak to a Self Reliance Specialist at Health and Welfare. They can help answer questions about

the application itself. Once you have filled out the application, take it to the nearest Health and Welfare office, or fax it to 1-866-434-8278.

Once you have applied, you should receive a notice in the mail letting you know whether you've been approved or denied based on income or resources, or disability. All of these letters include your rights to an appeal.

For more information about **Medicaid for Workers with Disabilities**, contact:  
Idaho CareLine, Dial 2-1-1

Idaho Department of Health and Welfare  
1-877-456-1233

DisAbility Rights Idaho  
1-866-262-3462